Mr. and Mrs. William H. Wood December 19, 1988 Page Two (2)

As you will notice from the advertisement, a deposit of Three Thousand Five Hundred and no/100 Dollars (\$3,500.00) of the purchase price in cash or check acceptable to the Substitute Trustee will be required at the time and place of the sale and the balance of the purchase price is to be paid within ten (10) days after the final ratification of the sale by the Circuit Court for Frederick County, Maryland. Expenses of conveyancing will be paid by the purchaser or purchasers. Real property taxes and public charges will be adjusted to the date of sale.

Pursuant to the power of sale contained in your Deed of Trust, you have the right to discontinue the foreclosure proceedings at any time prior to the sale if your entire debt, plus accrued costs are paid and satisfied. In the event this is done, you will be responsible for paying the counsel fees and one-half (1/2) of the commissions allowable by the Circuit Court for Frederick County, Maryland.

In the event your property and improvements fails to bring a price sufficient to pay off the Deed of Trust and all costs and fees involved in foreclosing your property and improvements, a deficiency decree may be entered against you after the sale.

Very truly yours.

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Saymour B. Stern

SBS/ble

Enclosure

cc: Fredericktown Bank & Trust Company

